EXHIBIT B

(28) The borrower and any successors in interest agree to use the housing for the purpose of housing people eligible for occupancy as provided in Title V of the Housing Act of 1949 and Rural Housing Service regulations then in effect during the full term of the mortgage. No eligible person occupying housing will be required to vacate nor any eligible person denied occupancy for housing prior to the close of such period because of a prohibited change in the use of the housing. A tenant or person wishing to occupy the housing may seek enforcement of this provision as well as the Government. (29) This instrument also secures the obligations and covenants of Borrower set forth in Borrower's Loan Agreement(s) of
which is hereby incorporated and made a part of this document as if fully recited herein.

Inital_____ Date ____